



JB

9p 3624 JEW

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/483,537

Filing Date: January 14, 2000

Art Unit: 3624

AMENDMENT TO  
PATENT APPLICATION

Examiner: Campen

Inventor: Wilson

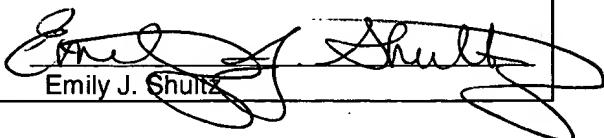
Title: SPENDING VEHICLES FOR  
PAYMENTS

Attorney BLO1565-002  
Docket:

### CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8 (A)

Date of Deposit: December 28, 2005

I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail in an envelope addressed to Mail Stop AMENDMENT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.



Emily J. Shultz

### SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

As authorized and encouraged under 37 CFR §§ 1.97-1.98 and the provisions of MPEP §§ 609 and 707.05 (b), Applicant(s) submits herewith certain supplemental patent references, publications and/or other information which the Patent and Trademark Office may wish to consider in examining the above-identified patent application. The references and information are listed on attached Form PTO/SB/08A.

01/03/2006 HTECKLU1 00000034 09483537  
180.00 OP  
01 FC:1806

The particular document identified on attached Form PTO/SB/08A has been provided for the express purpose of providing the Patent and Trademark Office with ample opportunity to evaluate the same and arrive at an independent assessment of the materiality, if any, to the examination of the above-identified application. The listed document relates to life insurance and does not relate to spending vehicles for government payments and therefore, is not believed to have any bearing whatsoever on the patentability of the present invention. The listed document is being disclosed because it was cited in Applicant's co-pending Application Serial Number 09/354,870. Other references cited in co-pending Application Serial Number 09/354,870 have been cited in Information Disclosure Statements submitted previously.

The identification of any document herein is not intended to be, and should not be understood as being, an admission that each such document, in fact, constitutes "prior art" within the meaning of applicable law.

Applicant(s) submit this statement in accordance with the duty of disclosure under 37 C.F.R. §1.56. This statement is filed in accordance with 37 C.F.R. 1.97(c), after the mailing date of a first Office Action on the merits, but before the mailing date of a Notice of Allowance.

This Information Disclosure Statement is accompanied by a fee as required by 37 C.F.R. 1.97(c) in the amount of \$180.00 as set forth in 37 C.F.R. 1.17(p).

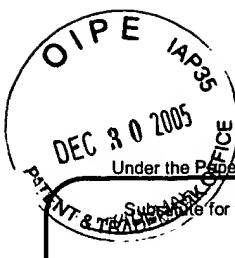
Applicant(s) respectfully requests that the documents cited herein be made of record in the normal manner and that such documents appear on the printed patent as being considered and made of record.

Respectfully submitted,

Date: 12/28/2005

By: Carol G. Stovsky

Carol G. Stovsky  
Registration No.: 42,171  
Standley Law Group LLP  
495 Metro Place South, Suite 210  
Dublin, Ohio 43017-5315  
Tel.: 614-792-5555  
Fax: 614-792-5536



PTO/SB/08A (07-05)

Approved for use through 07/31/2006. OMB 0651-0031

Approved for use through 07/31/2006. GMD 5051-005  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

**Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.**

**Substitute for form 1449/PTO**

## **INFORMATION DISCLOSURE STATEMENT BY APPLICANT**

*(Use as many sheets as necessary)*

Sheet 1

of 1

**Complete if Known**

Application Number	09/483,537
Filing Date	January 14, 2000
First Named Inventor	Wilson
Art Unit	3624
Examiner Name	Campen
Attorney Docket Number	BLO1565-002

## **U. S. PATENT DOCUMENTS**

## FOREIGN PATENT DOCUMENTS

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

**\*EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.